

STANDING CHAPTER 13 TRUSTEE ALJUANRO OLIVERAS RIVERA  
REPORT OF ACTION TAKEN  
MEETING OF CREDITORS

In re:

SONIA IVETTE RAMOS GONZALEZ

Case No. 18-06277-BKT

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO\*

<b>I. Appearances</b> Debtor <span style="margin-left: 20px;"><input checked="" type="checkbox"/> Present</span> <span style="margin-left: 20px;"><input type="checkbox"/> Absent</span> Joint Debtor <span style="margin-left: 20px;"><input type="checkbox"/> Present</span> <span style="margin-left: 20px;"><input type="checkbox"/> Absent</span> Attorney for Debtor <span style="margin-left: 20px;"><input checked="" type="checkbox"/> Present</span> <span style="margin-left: 20px;"><input type="checkbox"/> Absent</span> <input type="checkbox"/> Prose <input checked="" type="checkbox"/> Appearing: Roberto Figueroa Carrasquillo, Esq.	Date & Time: 12/4/2018 8:13:00AM <input checked="" type="checkbox"/> R <span style="margin-left: 20px;"><input type="checkbox"/> NR</span> LV: to be determined <input checked="" type="checkbox"/> This is debtor(s) 1 Bankruptcy filing. Creditors: <div style="border: 1px solid black; height: 100px; margin-top: 5px; padding: 5px;"> <u>None</u> </div>
<b>II. Oath Administered</b> <span style="margin-left: 40px;"><input checked="" type="checkbox"/> Yes</span> <span style="margin-left: 40px;"><input type="checkbox"/> No</span>	
<b>III. Plan</b> Date: 10/30/2018 Base: \$15,000.00 Payments 1 made out of 1 due. Confirmation Hearing Date: 1/11/2019 2:30:00PM Evidence of Pmt shown:	
Attorney's fees as per R. 2016(b) \$3,000.00 - \$107.00 = \$2,893.00	
<b>IV. Status of Meeting</b> <input checked="" type="checkbox"/> Closed <span style="margin-left: 20px;"><input type="checkbox"/> Not Held</span> <span style="margin-left: 20px;"><input type="checkbox"/> Held/Continued</span> <input type="checkbox"/> Held/Not Closed  <input type="checkbox"/> Continued Continued Date: Comments:	
<input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: <input type="checkbox"/> Other:	

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(Cont.)

Trustee's Report on Confirmation

☐ FAVORABLE

☒ UNFAVORABLE

☐ Feasibility  
☒ Insufficiently funded  
☐ Unfair discrimination  
☐ Fails disposable income  
☐ Fails liquidation value test  
☐ Insuarence quote

☐ No provision for secured creditor(s)  
  
☐ Tax returns missing  
    ☐ State - years  
  
    ☐ Federal - years

Pending/Items/ Documents:

☐ DSO Recipient's Information  
  
☐ Evidence of being current with DSO  
  
☐ Evidence of income

☐ Monthly reports for the months  
  
☐ Public Liability Insurance  
    ☐ Premises  
    ☐ Vehicle(s):  
    ☐ Licenses issued by:

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Trustee's objection to confirmation

☒ Objection to Confirmation

☐ Oral objection by creditor

INSUFFICIENT FUNDED, §1325 (b):

-Plan is insufficiently funded to pay secured creditors.

FAILS LIQUIDATION VALUE TEST, §1325(a)(4):

- Debtor will amend Schedule A/B to disclose 1999 Ford Winstar with zero value. More than 4 yrs ago was transferred by debtors, in no working conditions. She transferred it to be sold in pieces. She is disclosing it in Schedule A/B since in DTOP she appears as the owner.

OTHER:

-Plan will provide in Part 8 that she will not devote tax refunds into the plan, since amount received ranges from \$180-\$557 and she need the funds to supplement her tight budget.

-Debtor is asked to review plan part 4.6 which discloses maturity date for Reliable's collateral as 10/2020, however per insurance quote and proof of claim filed by Reliable mat. Date is 4/2020. Also, plan discloses monthly insurance premium for \$45, meanwhile quote states \$51.

-Missing evidence of income: last pay stub for October as part of the 60 days prior to filing. Debtor clarified "Tuticentro" is the same as PVF Distributors.

The following party(ies) object(s) confirmation:

s/Miriam Salwen

Trustee/Presiding Officer

Date: 12/04/2018

(Rev. 05/13)